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RUSSELL L. LOW, ESQ. RLL-4745 LOW & LOW, ESQS. 505 Main Street - Suite 304 Hackensack, New Jersey 07601 (201) 343-4040 **Attorneys for Debtor**

Order Filed on November 9, 2020 U.S. Bankruptcy Court **District of New Jersey**

In Re:

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Estate of Gertrude M. Dobres CHAPTER 13

CASE NO. 17-21106

Debtor HONORABLE ROSEMARY GAMBARDELLA

> Hearing: November 4, 2020 at 10:00 a.m. :

ORDER GRANTING MOTION REQUESTING FOR EXEMPTION FROM PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1) AND REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED.**

DATED: November 9, 2020

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good
cause shown, it is ORDERED that:
The debtor's request is GRANTED; the debtor is hereby exempt from:
□ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or
1328(g)1(1) and filing a Certification of Completion of Instructional Course Concerning
Financial Management (Official Form B23)
☐ filing a Certification in Support of Discharge concerning Domestic Support Obligation as
required by 11 H S C & 1328(a)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 17-21106-RG

Estate of Gertrude M. Dobres Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1
Date Rcvd: Nov 10, 2020 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recipi ID Recipient Name and Address

db + Estate of Gertrude M. Dobres, 158 Piaget Ave, Unit #A-1, Clifton, NJ 07011-1843

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Estate of Gertrude M. Dobres ecf@lowbankruptcy.com

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4